

## **NOTICE OF CONFIDENTIALITY IN CONNECTION WITH THE CONCLUSION, FULFILMENT OF DUTIES AND SETTLEMENT OF CLAIMS UNDER AN INSURANCE CONTRACT**

“Insurance Company Euroins“ AD (the Company) hereby provides information about your personal data, which may be processed in connection with the conclusion, fulfilment of duties and settlement of claims under an insurance contract.

### **What personal data of yours we process**

The personal data which is usually processed in connection with the conclusion, fulfilment of duties under an insurance contract and settlement of claims, is the following:

- Name: forename, patronymic and surname.
- Personal ID number.
- Contacts: e-mail, address and phone number.
- Address: permanent or present.
- Bank information: number of bank account.
- Information concerning the subject of the insurance contract – information on the length of service, professional experience, salary, property, or other.
- Health status data: information on your health status (diagnosis, epicrises, other medical documents related to examinations, analyses or other interventions carried out) made available for the purpose of putting forward a proposal drawn up about you, the conclusion of insurance, or the claiming for damage.

### **On what grounds we process your data**

The processing of your data is required for the conclusion and execution of an insurance contract.

The Company may process your health data for the purpose of preparing a proposal for an insurance contract based on legal grounds.

The Company may process your health data (diagnosis, state of health, medical documents), submitted for the purpose of proving an insurance claim, of finding out, exercising or defending legal claims.

In certain cases we share your data with service suppliers (experts or subcontractors) based on the legitimate interest of “IC Euroins“ AD to fulfil its duties of an insurer and to enhance the quality of the provided services.

### **For what purposes we are going to use your data**

The personal data provided by you will be used for the purpose of administration of the insurance relationship, including but not limited to, the purpose of:

- preparing an individual insurance proposal;
- paying the insurance premium;
- processing claims related to the occurrence of an insured event, and payment of insurance indemnity at the liquidation of a damage;
- insurance fraud prevention;
- risk assessment;
- fulfilment of legal requirements, avoidance of conflict of interest and of corruption practices included;
- putting forward regressive claims in the cases envisaged by the law.

### **Profiling**

Please note that, in preparing your offer for a specific insurance, your personal data might be an object of profiling through information processing systems. Depending on the specifics of the particular type of insurance, “IC Euroins“ AD may use information systems to calculate the probability of occurrence of an insured event. The information systems operate based on defined criteria, developed by actuary experts. Your personal data is profiled on the grounds of the Company’s legitimate interest of assessing the risk and taking up contractual duties based on the risk assessment. You may object to the profiling of your personal data. You can find more information on the procedure and conditions under which you may

raise objections, in the Rules of providing information and exercising the rights of personal data subjects on our website ([www.euroins.bg](http://www.euroins.bg)) as well as in every our office throughout the country.

### **With whom we can share your personal data**

The Company honours and keeps the confidentiality of your personal data. Adhering to the legal requirements, "IC Euroins" AD may disclose your personal data to the following persons:

- **Service suppliers** (consultants, experts, appraisers, lawyers). When we use services related to the conclusion of the insurance contract and the payment of the insurance indemnity, technical maintenance of information systems and operating maintenance of our activities, it is possible for the Company to disclose personal data. Such data disclosure is carried out only if there is a valid reason for that, and based on a written agreement for the data recipients to provide an adequate level of protection.
  - **In the performance of its duties under certain insurances**, "IC Euroins" AD may disclose your data to subcontractors which provide services on behalf of the Company outside the territory of the Republic of Bulgaria.
  - **In the performance of its duties** the Company transfers data for policies and claims under the "Civil Liability" insurance of the road vehicles with the system of the "Guarantee Fund", in compliance with Chapter 53 of the Insurance Code, and Ordinance No. 54 dated 30.12.2016 on the Guarantee Fund registers for the exchange and protection of the information and for the issuance and reporting of the compulsory insurance as set forth in Art. 461, points 1 and 2 of the Insurance Code. The Company may besides transfer personal data when asked to do so by the governmental authorities, in keeping with the law.
  - **Reinsurers:** In the performance of its legal duty to provide coverage of its insurance portfolio, "IC Euroins" AD may disclose your personal data to reinsurers, reinsuring brokers, and their representatives.
- Agents and brokers:** "IC Euroins" AD works with an extensive network of agents and brokers, so that it can provide services in your vicinity. For the purpose your personal data may be shared (usually directly by you) with licensed agents and brokers.

### **How long we keep your personal data**

"IC Euroins" AD keeps the single documents which it administers for the purpose of performance of duties under insurance contracts and claims for payment of indemnity, as follows:

- The insurance contracts and documents, which are an integral part of it (proposal to enter into an insurance contract, to conclude a policy, annexes, etc.) – maximum period of 10 (ten) years, as of the date of entering into the insurance contract, when the duration depends on the insurance type.
- Documents concerning an application for insurance claim – maximum period of 10 (ten) years, as of the date of lodging the claim, when the duration depends the insurance type.

For more detailed information about the times for safekeeping of all documents which "IC Euroins" AD processes, you can approach "IC Euroins" AD and ask for a copy of the Nomenclature of the Cases with periods for their safekeeping.

### **Your rights with respect to your personal data**

Adhering to the applicable law, you have the following rights in relation to your personal data, processed by "IC Euroins" AD:

- To obtain access to your personal data which the Company processes, and to receive a copy thereof.
- If the data which the Company processes is incomplete or imprecise, to have your personal data corrected.
- To ask your data to be cancelled, when there is a reason for that. Such occasions are if the objective for which the data was collected has been reached; you have withdrawn your consent, when the processing is based on consent, and there are no other legal grounds for processing; your data is processed not in compliance with the law, etc.
- To ask for the processing of your personal data to be limited in the cases specified by the applicable legislation.
- In the cases when your data is processed based on a legitimate interest (as quoted above), you may object to the processing of your personal data on these grounds.
- To exercise your right to portability of the data and ask for your data to be provided in a structured, generally used and machine-readable format.

- To withdraw the consent given by you, when the processing of your personal data is based on consent.

You can find similar information on the conditions and procedure whereby you may exercise your rights, in the Rules for provision of information for the personal data subjects to exercise their rights, on our website ([www.euroins.bg](http://www.euroins.bg)) as well as in every our office throughout the country.

You are also entitled to file a complaint to the Commission for Protection of the Personal Data, when the respective reasons for that exist.

#### **How to contact us**

You can contact us to the following address: 43, Hristofor Kolumb Blvd., Sofia, Bulgaria, e-mail: [office@euroins.bg](mailto:office@euroins.bg).

Personal data protection - e-mail: [dpo@euroins.bg](mailto:dpo@euroins.bg).